

REMARKS

Claims 1, 3, 5, 7, 9, 11, 13, 15, and 17-20 are currently pending in the application.

On page 2 of the Office Action, claims 1, 3, 5, 7, 9, 11, 13, 15, 17, and 18-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 2001/0037245 (Ranganath) in view of U.S. Patent No. 20005/0033645 (Duphily), and in further view of U.S. Patent No. 2002/0026367 (Villaret).

Ranganath is directed to a point of sale device that is coupled to an e-commerce shop server through an application server. According to Ranganath, the device allows a merchant to process an order and manage a published inventory of the e-commerce shop from the retail premises. The Internet shop server includes conventional server components such as communication interfaces (108 and 110, as illustrated in Figure 1).

Duphily is directed to a method and apparatus that prepaids cards or similar mechanisms identify money accounts from which payment can be made to merchants and others via electronic transfer. The apparatus includes several virtual devices, for example, a Virtual Cashier Stand-Alone Interface Device.

Villaret is directed to a method and system for using Electronic Funds Transaction Point of Sale (EFT-POS) systems to provide products and services to a point of sale location, without compromising security of the EFTPOS payment system.

Applicants respectfully submit that independent claim 1, for example, is patentable over the references, as none of the references, alone or in combination, teach or suggest, "a first communication controller for controlling communication with the salesperson terminal and the customer mobile terminal . . . and a second communication controller for controlling access to the electronic payment unit," as recited in the claim.

On page 4 of the Office Action, the Examiner alleges that Ranganath discloses an Internet (item 103, as illustrated in figure 1) in which the consumer Internet appliance and point of sale terminal communicate with the Internet shop server.

Applicants respectfully submit that although Ranganath discloses an Internet, Ranganath does not disclose a first communication controller for controlling communication with a salesperson terminal and the customer mobile terminal. One of ordinary skill in the relevant art would not interpret an "Internet" to be a communication controller.

Moreover, Ranganath clearly states that the communication interfaces 108 and 110 (as illustrated in Figure 1) communicate with the application server and one or more consumer internet appliances. As is clearly illustrated in Figure 1, the communication interface 110 allows communication between the Internet Shop Server and a consumer Internet Appliance. The communication interface 115 allows communication between the application server and the point of sale device. Therefore, in Ranganath, there is not a first communication controller that controls communication with a sales person terminal and a customer mobile terminal.

Although Duphily discloses a virtual cashier stand-alone Interface Device, the device clearly simply serves as an interface between a virtual cashier card and other functions via the virtual cashier web-portal access. Therefore, Duphily adds no relevant information to Ranganath.

As Villaret's communication interface 118 (as illustrated in Figure 1) merely allows communication between the terminal 110 and other systems, for example, the Financial Institution DPS 160, Villaret does not add any relevant information to Ranganath.

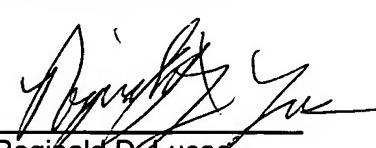
Therefore, claim 1 is patentable over the references, as none of the references, alone or in combination, teaches or suggests the above-identified features of the claims. As claims 3, 5, 7, 9, 11, 13, 15, 17, 18, and 19-20 recite language similar to that of claim 1, claims 3, 5, 7, 9, 11, 13, 15, 17, 18, and 19-20 are patentable over the references for at least the reasons presented above for claim 1.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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